



Order Filed on December 16, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

Caption in compliance with D.N.J. LBR 9004-1(b)

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*Attorneys for Wilmington Savings Fund Society,  
FSB, as Owner Trustee of the Residential Credit  
Opportunities Trust VI-A*

In Re:

Annette M. Rivera,

Debtor.

Chapter 13

Case No. 18-28067 (CMG)

Judge: Christine M. Gravelle, U.S.B.J.

Hearing: at 9:00 a.m.

Recommended Local Form

☐ Followed

☒ Modified

**AGREED ORDER RESOLVING MOTION FOR RELIEF AND VACATING  
AUTOMATIC STAY  
AND CO-DEBTOR STAY EFFECTIVE JANUARY 15, 2023**

The relief set forth on the following pages

**DATED: December 16, 2022**

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Upon the Motion of Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-D, on behalf of itself and its successors and/or assigns (hereinafter "Secured Creditor" and/or "Movant"), under Bankruptcy Code Section 362(d) for relief from the automatic stay and Bankruptcy Code Section 1301(c) for relief from co-debtor stay as to certain real property as hereinafter set forth, and for cause shown,

**ORDERED** that the automatic stay and co-debtor stay are vacated effective **January 15, 2023** to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's right in the following:

Real property more fully described as:

103 South Fulton Street, Woodbridge, New Jersey 07095

**It is further ORDERED** that the Movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

**It is further ORDERED** that the Movant may join the debtor, co-debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

**It is further ORDERED** that all communications sent by Movant in connection with proceeding against the property including, but not limited to, notices required by state law and communications to offer and provide information with regard to a potential Forbearance

Agreement, Loan Modification, Refinance Agreement, Loss Mitigation Agreement, or other

Loan Workout, may be sent directly to debtor and co-debtor.

The movant shall serve this Order on the debtor, co-debtor any trustee and any other party who entered an appearance on the motion.

In re:  
Annette M Rivera  
Debtor

Case No. 18-28067-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 16, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2022:

Recip ID	Recipient Name and Address
db	+ Annette M Rivera, 103 South Fulton Street #2, Woodbridge, NJ 07095-2617

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Wilmington Savings Fund Society FSB, as Owner Trustee of the Residential Credit Opportunities Trust VI-A ehholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
John R. Morton, Jr.	on behalf of Creditor Leaders Financial Company ecmail@mortoncraig.com mortoncraigecef@gmail.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Dec 16, 2022

Form ID: pdf903

Total Noticed: 1

Joseph Gunnar Devine, Jr

on behalf of Creditor COMMUNITY LOAN SERVICING LLC F/K/A BAYVIEW LOAN SERVICING, LLC  
jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Kevin Gordon McDonald

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Richard Gerbino

on behalf of Creditor COMMUNITY LOAN SERVICING LLC F/K/A BAYVIEW LOAN SERVICING, LLC  
rgerbino@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Richard Gerbino

on behalf of Creditor Residential Credit Opportunities Trust VI-A by its servicing agent FCI Lender Services Inc.  
rgerbino@schillerknapp.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Robert Williams

on behalf of Creditor COMMUNITY LOAN SERVICING LLC F/K/A BAYVIEW LOAN SERVICING, LLC  
rwilliams@hoflawgroup.com

Robert C. Nisenson

on behalf of Debtor Annette M Rivera r.nisenson@rcn-law.com  
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12